

Silver Messenger

Your Link to Health & Support Services

February 2015

Frederick County Department of Aging/FCDOA · 1440 Taney Avenue · Frederick, MD 21702 · FrederickCountyMd.gov/Aging · 301.600.1605

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DeptOfAging@FrederickCountyMd.gov

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Our [FriendShip Café](#) is open to the public for lunch on Wednesdays, Thursdays, and Fridays at the [Frederick Senior Center](#)!

Our [new Trips](#) have been announced!

Trips fill quickly - Call 301.600.7020 or [email Susan](#).

Our [Resource Guides](#) are an invaluable and *free* tool: Blue Book, Taking Care of Business Life Planning Tool, Caregiver Resource Guide, and Money Cents.

[Combined Medicare and Medigap](#)

[Workshops](#) at the [Frederick Senior Center](#) will be held on Mar. 11th, and Mar. 25th. All workshops start at 9:30am. Space is limited! [Email us](#) to register.

[Mobile Information & Assistance](#) will assist older adults, adults with disabilities, and other qualified participants with information for services such as Medicare subsidy programs, [Supplemental Nutrition Assistance Program/SNAP](#) and [Maryland Energy Assistance](#). Mobile I&A will be held at each Center beginning at 10am:

- 1st Tuesday of each month at Frederick Center
- 2nd Wednesday of each month at Urbana Center
- 3rd Thursday of each month at Emmitsburg Center
- 4th Friday of each month at Brunswick Center

[Urbana Senior Center](#)

- * Know 10 Signs of Alzheimer's - March 3rd @ 6:30pm
- * Yoga begins March 18th @ 1:30pm - \$15 per 6 weeks
- * Total Joint Replacement Presentation /Discussion, April 21st @ 6:30pm

[Circle of Friends – Memory Café & More](#)

at the [Frederick Senior Center](#). This partnership program offers a safe and relaxed place where caregivers, the person for whom they care, families, friends, and health and social professionals come together to share a meal, friendship and activity. We meet the 3rd Friday of every month. The month's activity is followed by a box lunch. Come for the activity, the meal or both. Box lunch options include: Turkey and cheese on wheat, tuna salad, or vegetarian. A donation of \$2.50 per person, per boxed lunch is requested. Upcoming dates are March 20th and April 17th. RSVP to [Mary](#) or [Mindy](#).

[Groceries for Seniors – Friday, March 6th](#)

From 1pm-2pm at the [Frederick Senior Center](#). Food packages available to those meeting financial criteria! Call 301.600.3523 for more information.

[Partner in the Arts](#) This early stage social engagement program is designed for individuals living with memory loss and their care partners. It is a partnership between the Alzheimer's Association, the [Department of Aging](#), Edenton and The Delaplaine Visual Arts Education Center. Beginning February 20, we will meet weekly to offer pottery classes in a supportive format for people to learn and reap the benefits of working with clay and creating pottery under the guidance of artist Janet Ibrahim. Call 301.600.6001 or email [Mary](#) for information.



Helping the Elderly Maintain Their Homes in Frederick County

by Jeff Trehwitt

Though improvements are still needed to meet the requirements of an increasing number of senior citizens, Frederick County, the state of Maryland and the federal government offer programs to help keep homes safe and accessible so elderly residents can remain in them. (Information in this article is from the "[Needs Assessment of the Aging Population in Frederick County, MD](#)," compiled in 2013 by JustPartners, Inc., and state and county websites.)

Tax credits: Maryland and Frederick County jointly offer tax credits to qualified homeowners. The [Frederick County Senior Tax Credit](#), enacted two years ago, is part of the [State Homeowner Tax Credit Program](#). Earlier this year, the County Board of Supervisors expanded the county credit by raising the income eligibility level from \$60,000 a year per household to \$70,000. The county credit reduces net county property taxes by 20 percent.

The statewide homeowners tax credit sets a limit on the amount of property taxes based on income. The Frederick County Senior Tax Credit supplements the state credit. Applications can be obtained from the local office of the MD Department of Assessments (301.815.5350), the county Treasury Department (301.600.1111) or the county [Department of Aging](#) (301.600.1605). The completed application must be sent to the [State Department of Assessments and Taxation](#), Homeowners' Tax Credit Program, 301 West Preston Street, Room 900 in Baltimore, by September 1st. Applications must be submitted each year.

Once the state decides a homeowner's eligibility for the state tax credit, it will automatically determine if the resident qualifies for supplemental tax credits, including the Frederick County Senior Tax Credit.

Home Improvement Assistance: Accessible Homes for Seniors, sponsored by the [Maryland Department of Housing and Community Development](#) and the [Maryland Department of Aging](#) in cooperation with local aging agencies, provides zero-interest deferred loans for 30 years to finance home improvements. In Frederick County, the program is marketed by the county [Department of Aging](#), 301.600.1605. The improvements can include installation of grab bars,

ramps and showers with greater accessibility. Some improvements are considered on a case-by-case basis.

[Rebuilding Together Frederick](#) uses volunteers to modify homes identified by the county Department of Aging. To ensure the safety and independence of elderly residents, this organization also installs handrails and grab bars, replaces porches and stairs, corrects electrical hazards, hauls trash, builds ramps, works in yards, paints and secures medical equipment.

Preparing homes for inclement weather: Sponsored by the [Frederick Community Action Agency](#), the weatherization program helps save resources by installing storm windows, attic insulation, caulking, and weather stripping. Furnaces are cleaned and tuned. The county [Department of Social Services Home Energy Program](#) also assists low-income county residents with the costs of heating, electricity and energy emergencies. Homes with termination notices or no heating oil may qualify for emergency funds.

Housing rehabilitation: Assistance is available from the [Frederick County Emergency Rehabilitation Program](#) and [Maryland Housing Rehabilitation Program](#). State and local agencies also support the Indoor Plumbing Program, the Lead Hazard Reduction Grant and Loan Program and the Special Targeted Applicant Rehabilitation Program. The Frederick County rehabilitation program provides funding for emergency home repairs and the Maryland state rehabilitation program provides loans to upgrade the standards and safety of single-family homes and multi-family buildings with no more than four residences.

The Indoor Plumbing Program finances improvement of wells, septic tanks, plumbing fixtures, etc. The Lead Hazard Reduction Grant and Loan Program helps eliminate lead poison risks in homes by reducing lead-based paint hazards. Efforts financed by the program can include treating doors, windows and floors, paint removal, repainting and specialized cleaning. The Special Targeted Applicant Rehabilitation Program provides loans to improve single-family homes so that they meet minimum housing standards.

With so many diversified programs and services available, it is important to have a central information and assistance center, which in Frederick County is the [Department of Aging](#). It is the local [Maryland Access Point](#) (MAP) agency.